

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ALABAMA
CENTRAL DIVISION**

CASE NO.: 2:22-cv-01489-GMB

SHARON DORSEY,

Plaintiff,

v.

**TRANS UNION, LLC,
I.C. SYSTEM, INC.,**

Defendants.

_____ /

DECLARATION OF MICHELLE K. DOVE

On this 7th day of November, 2023, I, Michelle K. Dove, declare under penalty of perjury, as provided for by the laws of the United States, 28 U.S.C. § 1746, that the following statements are true and correct:

1. My legal name is Michelle K. Dove.
2. I am over the age of 18 and am otherwise competent to make this Declaration.
3. I am the Chief Compliance Officer/Corporate General Counsel for Defendant I.C. System, Inc. (“IC”) and have held this position since February 2014.

4. The information contained in this Declaration is based upon my personal knowledge gained through my employment with IC, as well as my review of relevant business records and the specific electronic information and data related to the account at issue in this litigation.

5. IC documents reviewed in preparation of this Declaration were made in the regular course of IC's business and it was in the regular course of IC's business to make such records within a reasonable time of the transactions or occurrences reflected in the documents.

6. On or about December 28, 2020, ATT U-Verse ("ATT") referred the Plaintiff's account to IC for collection purposes. *See*, **EXHIBIT A** – ATT Placement File and **EXHIBIT B** – IC's Account History.

7. At the time of referral, ATT identified a delinquent balance of \$151.33 as validly due and owing by an individual by the name of Sharon Dorsey with a social security number and an address located in Locust Fork, AL. *See*, Ex. A – ATT Placement File.

8. On or about December 28, 2020, after placement of the account and prior to collection efforts beginning, IC performed certain standard procedures to review the account and avoid certain pitfalls and potential violations of the law, such as verifying Plaintiff's personal identifying information, performing a cellphone scrub to avoid potential issues with the Telephone Consumer Protection

Act, performing a bankruptcy scrub to avoid violation of any bankruptcy stays, and performing a search using the national change of address database (“NCOA”) to ensure that its mailings reached the intended recipient. *See*, Ex. B – Account History.

9. On January 8, 2021, after performing such procedures, IC determined the information provided to it by AT&T was likely valid and began collection efforts by sending its initial collection letter to the Plaintiff at the Locust Fork, Alabama address. *See*, **EXHIBIT C** – IC’s Letter to Plaintiff dated January 8, 2021.

10. That letter contained the following notice, required by the FDCPA:

NOTICE

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you make a request in writing within 30 days after receiving this notice we will provide you with the name and address of the original creditor, if different from the current creditor.

See, Ex. C - IC’s Letter to Plaintiff dated January 8, 2021.

11. The letter sent to Plaintiff was not returned as undeliverable. IC did not receive any letter from the Plaintiff within the thirty (30) day validation period referred to in IC’s initial collection letter, or at any other time, disputing the validity of the account.

12. Had the Plaintiff actually sent a dispute letter, as she claims, the account notes would reflect receipt of a dispute, collections would have been suspended, and “the ATT account would have gone into an “answer-required”

status, where ATT would have had to provide additional validation of the account, in order for collection to continue.

13. On or about February 11, 2021, IC sent a second collection letter to the Plaintiff. *See*, **EXHIBIT D** – IC’s Letter to Plaintiff dated February 11, 2021.

14. On or about February 28, 2021, IC electronically reported the ATT account to Experian, Innovis, and TransUnion using the social security number it received from ATT. *See*, **EXHIBIT E** – Credit Bureau Activity.

15. On March 3, 2021, an individual who identified herself as Sharon Dorsey called IC and spoke with IC representative Barbara Hauke. *See*, **EXHIBIT F** - Transcript of March 3, 2021 Call Recording.

16. During the call, Ms. Dorsey verbally disputed owing the ATT account, stating:

This was two years ago. I moved. I applied for AT&T internet and DIRECTV and a landline. The balance on that was [\$101.33]. They called me back two days later and says they were unable to provide me with that service. I have written four letters. This used to be on my credit report. And they said the only way for me to get it off was to write a letter. Well, I wrote four. Each time I looked, it was still on there. So I called AT -- AT&T. They said that that had already been turned over for collection, and I would have to go directly to you guys. Now, this is something they couldn't provide me with that service, but they billed me for the first month because I signed up for it. And it was \$101, but they couldn't provide the service. I never got their service. I never got a U-verse account. I never got an AT&T landline. Anything. I had to go through DIRECTV directly, and AT&T referred me to

(inaudible) that satellite for my internet, which I do have it with them currently. AT&T never provided this service to me.

See, Ex. F - Transcript of March 3, 2021 Call Recording at pp. 4-5.

17. During the March 3, 2021 call, Ms. Hauke erroneously told Ms. Dorsey that IC does “not report [ATT accounts] to the credit bureau. AT&T reports. [IC does] not report anything like that.” *See*, Ex. F - Transcript of March 3, 2021 Call Recording at p. 10.

18. Pursuant to IC policies, Ms. Hauke had been trained that IC does credit report ATT accounts, like the Plaintiff’s ATT account, but Ms. Hauke simply made a mistake while speaking with the Plaintiff on March 3, 2021.

19. After the call, Ms. Hauke updated IC’s account notes to summarize the call and updated the ATT account with a dispute code event in IC’s system, which automatically triggered a dispute flag on the account and communicated the dispute information to ATT. *See*, Ex. B – Account History at p. 4.

20. Since the credit reported ATT account had been updated with a dispute code event, on or about March 7, 2021, the credit reporting on the ATT account was automatically updated by IC’s system to communicate to Experian, Innovis, and TransUnion that the ATT account was disputed by the Plaintiff. *See*, Ex. E – Credit Bureau Report.

21. About a month before the March 3, 2021 telephone call, Ms. Hauke was hired by IC, and had been assigned to IC's "national telco team," which was dedicated to the collection of certain telecommunication-provider accounts, including ATT.

22. Prior to engaging in any collection activities, Ms. Hauke completed IC's training program as well as client-specific onboarding about the credit reporting process for each of IC's clients in the "telco pool," including ATT's specific credit reporting procedure.

23. On October 6, 2021, IC received notice through the e-Oscar system that the Plaintiff had initiated a dispute of IC's credit reporting, i.e., an Automated Credit Dispute Verification form ("ACDV"), from TransUnion reflecting an e-Oscar code of "010" which means "claims paid" and of "111" which means "company will delete" (the "October 2021 Dispute").

24. Ms. Hauke investigated the disputed information and based upon the results of that investigation, verified the accuracy of IC's credit reporting.

25. On November 1, 2021, IC representative Lori Bagniewski placed a call and spoke with an individual who identified herself as Sharon Dorsey. *See, EXHIBIT G* - Transcript of November 1, 2021 Call Recording.

26. During the call, Ms. Dorsey disputed owing the ATT account, claiming the service was never installed. *See*, Ex. G - Transcript of November 1, 2021 Call Recording.

27. There was no further action taken by IC to contact Ms. Dorsey.

28. On May 23, 2022, IC received notice through the e-Oscar system that the Plaintiff had initiated a dispute of IC's credit reporting (the "May 2022 Dispute"). *See*, Ex. B – IC's Account Summary at p. 1.

29. The May 2022 Dispute reflected an e-Oscar code of "001," which means "not his/hers" and "118," which means "disputes current balance and/or amount past due." *See*, Ex. B – IC's Account Summary at p. 1.

30. Plaintiff also sent a letter to TransUnion in which she provided the same backstory she had provided to IC during telephone calls in 2021, namely that she had moved into a new residence and purchased the ATT U-Verse service, but later she came to understand the service was not available at the address to which she was moving.

31. The May 2022 Dispute therefore contained no information that hadn't previously been conveyed by the Plaintiff to IC at the time IC received the October 2021 Dispute.

32. Consistent with the dispute's request that IC "Verify Current Balance or Amount Past Due," IC's automated review process confirmed the balance due on the account.

33. And IC also compared the name, social security number, and address on the dispute to ensure it match the same information provided by ATT.

34. Once this process was complete, IC reported back to Trans Union, verifying the accuracy of its credit reporting the account as disputed.

35. The sole reason that IC communicated this information to TransUnion was to ensure compliance with the FCRA's requirement at § 1681s-2(b) that furnishers receiving indirect disputes from credit reporting agencies "conduct an investigation with respect to the disputed information" and report the results to the consumer reporting agency.

36. On or about October 30, 2022, IC made a request for deletion to Experian, Innovis, and TransUnion of any of IC's reporting of the trade line associated with the ATT account.

IC's Policies and Procedures

37. IC has been in business since 1938.

38. IC's policy is that it only collects debts that are validly due and owing. IC's employees are trained to comply with this policy. Consistent with this policy, and because IC is not the original creditor on debts it collects and does not have

first-hand information regarding any accounts referred to it for collection, ATT has agreed that it will refer only validly due and owing debts to IC for collection.

39. IC trains its employees pursuant to IC's policy to handle all disputes in accordance with applicable law and to strive to address the consumer's dispute to his or her satisfaction. If an accountholder verbally disputes an account, the account should be updated with a dispute event code in IC's system. Placing an account in a dispute event will automatically trigger the dispute flag on the account. Anytime an account is flagged with a dispute, if the account is credit reported, the updated dispute code will trigger IC's system to communicate the dispute information to the credit reporting agencies and to notify the creditor of the dispute. The account must continue to be marked as a disputed account until the accountholder no longer disputes the account or requests that the dispute is removed.

40. In addition, as a data furnisher, IC's policy is to provide accurate and timely information to the credit reporting agencies and to regularly audit the information provided to detect any defects or deficiencies. IC investigates every consumer dispute to ensure the accuracy of the consumer account information it receives from its clients and that may be reported to the CRAs. Upon receipt of an ACDV, it is IC's policy to conduct a reasonable investigation under all circumstances with respect to the disputed information, review all relevant

information provided by the credit reporting agencies, and report the results of the investigation to the credit reporting agencies. If the investigation finds the information is incomplete or inaccurate, IC will report those results to all other credit reporting agencies to which IC provided the information. If an item of information disputed by a consumer is found to be inaccurate or incomplete or cannot be verified after any reinvestigation, for purposes of reporting to the credit reporting agencies only, based on the results of the investigation, IC will promptly modify the item of information, delete that item of information, or permanently block the reporting of that item of information. All related IC personnel are subject to this policy and any employee found to have violated this policy may be subject to disciplinary action, up to and including termination based on the disciplinary action guidelines.

Executed on this 7th day of November, 2023.



Michelle K. Dove

696285085 PR419643292 SHARON DORSEY Placement File-22138
350970228 0000151.33 0000151.33 0000000.00 PO BOX 228 LOCUST FORK AL
REMLAP AL351335315 0000000000H305815 01102019NP10112018062018 899 HONEYCUTT RD
0000153.43-000002.1011072018 000000.00 000000.00NN NN 000000.00 DORVERT6863@GMAIL.COM
000000.00 NNN R 000000.00 000000.00 0000 000000.00

DEFENDANT'S MOTION FOR SUMMARY JUDGMENT ICS004
EXHIBIT 2-B

2/20/2022 5 55:52 PM		Updated	Last event changed from Dispute - Answer Not Required to New Business		IC House Collector	235660268-1	
2/20/2022 5 55:52 PM		Updated	Working team changed from ATT WH Uverse CW Phase to AT&T Warehouse House		IC House Collector	235660268-1	
2/20/2022 5 55:52 PM		Updated	Current linked debt phase state ID changed from 675082768 to 675082774		IC House Collector	235660268-1	
2/20/2022 5 55:52 PM		Updated	Working team changed from ATT WH Uverse Seconds Phase to ATT WH Uverse CW Phase Current linked debt phase state ID changed from 599431898 to 675082768		IC House Collector	235660268-1	
2/20/2022 5 55:52 PM		Updated	Assigned collector changed from Lori Bagniewski to IC House Collector Collector assigned effective date changed from Nov 1 2021 1:44PM to nothing Collector assigned expiration date changed from Nov 15 2021 12:00AM to nothing		IC House Collector	235660268-1	
2/20/2022 5 55:52 PM		Updated	Working team changed from ATT WH Uverse Seconds Phase to ATT WH Uverse CW Phase Assigned collector changed from Lori Bagniewski to IC House Collector Collector assigned effective date changed from Nov 1 2021 1:44PM to nothing Collector assigned expiration date changed from Nov 15 2021 12:00AM to nothing		IC House Collector	235660268-1	
2/20/2022 5 55:51 PM		Updated	Current linked debt phase state ID changed from 599431898 to 675082768		Lori Bagniewski	235660268-1	
11/1/2021 1:44:05 PM		Viewed		Lori Bagniewski	Lori Bagniewski	235660268-1	
11/1/2021 1:44:03 PM		Updated	Assigned collector changed from Barbara Hauke to Lori Bagniewski Collector assigned effective date changed from Mar 3 2021 2:09PM to Nov 1 2021 1:44PM Collector assigned expiration date changed from Mar 17 2021 12:00AM to Nov 15 2021 12:00AM Last event changed from Verify / CBR Investigation complete to Dispute - Answer Not Required		Barbara Hauke	235660268-1	

11/1/2021 1:44:03 PM		Account Note	█████ vic mm ms sz was nvr installed in home, oct 2018 client sz was to remove bill, client services are not available in her area, offered 45% 68.10 ms sz not paying ver addy ph e mail	Lori Bagniewski	Barbara Hauke	235660268-1	
11/1/2021 1:44:02 PM	Dispute - Answer Not Required	Telephoned - Consumer	OTH - Dispute-Other Debt Numbers: 121920337	Lori Bagniewski	Barbara Hauke	235660268-1	121920337
11/1/2021 1:44:02 PM	Dispute-Other	Telephoned - Consumer	Dispute-Other (Phone: Consumer Mobile (205) ██████) Debt Numbers: 121920337	Lori Bagniewski	Barbara Hauke	235660268-1	121920337
11/1/2021 1:37:09 PM	Agent Release	Telephoned - Consumer	(205) ██████ Agent: 50055 ██████ Time: 365s Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
11/1/2021 1:23:29 PM	Answer Machine	Telephoned - Consumer	(305) 815-█████ Agent: Dialed Call Time: 9s Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/29/2021 8:48:08 AM	Consumer Hangs Up	Telephoned - Consumer	(205) ██████ Agent: Dialed Call Time: 1s Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/29/2021 8:23:37 AM	Answer Machine	Telephoned - Consumer	(305) ██████ Agent: Dialed Call Time: 4s Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/28/2021 10:10:59 AM	Possible Disconnected Number	Telephoned - Consumer	(205) ██████ Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/26/2021 9:49:18 AM	Answer Machine	Telephoned - Consumer	(205) ██████ Agent: Dialed Call Time: 4s Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/26/2021 9:42:27 AM	Answer Machine	Telephoned - Consumer	(305) ██████ Agent: Dialed Call Time: 4s Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/21/2021 2:18:45 PM	Consumer Hangs Up	Telephoned - Consumer	(205) ██████ Agent: Dialed Call Time: 11s Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/21/2021 2:02:14 PM	Answer Machine	Telephoned - Consumer	(305) ██████ Agent: Dialed Call Time: 4s Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/6/2021 6:39:24 AM	Verify / CBR Investigation complete	ACDV	ACDV - TUN - 010-Claims paid, 111-Company will delete / Verify response: 23 cc Debt Numbers: 121920337		Barbara Hauke	235660268-1	121920337
10/6/2021 6:39:23 AM		Updated	Last event changed from Dispute - Answer Not Required to Verify / CBR Investigation complete		Barbara Hauke	235660268-1	
5/6/2021 9:39:12 PM		Updated	LetterStatus Code changed from P to X	batchuser	Barbara Hauke	235660268-1	
5/6/2021 9:39:12 PM		Account Note	User Requested	batchuser	Barbara Hauke	235660268-1	
5/6/2021 9:01:22 PM		Added	Letter Request: 540 - 4th letter in the intensive		Barbara Hauke	235660268-1	
3/17/2021 10:51:31 PM		Account Note	User Requested	batchuser	Barbara Hauke	235660268-1	
3/17/2021 10:25:39 PM		Added	Letter Request: 278 - Settlement		Barbara Hauke	235660268-1	
3/3/2021 10:22:00 PM		Updated	Consumer Sharon Dorsey Home Phone (Verified) (205) ██████ type changed from Home to Mobile	batchuser	Barbara Hauke	235660268-1	
3/3/2021 2:09:55 PM		Viewed		Barbara Hauke	Barbara Hauke	235660268-1	

3/3/2021 2 09:55 PM		Updated	Assigned collector changed from IC House Collector to Barbara Hauke Collector assigned effective date changed from nothing to Mar 3 2021 2:09PM Collector assigned expiration date changed from nothing to Mar 17 2021 12:00AM Last event changed from New Business to Dispute - Answer Not Required Disputed flag changed from No to Yes		IC House Collector	235660268-1	
3/3/2021 2 09:55 PM		Updated	Assigned collector changed from IC House Collector to Barbara Hauke Collector assigned effective date changed from nothing to Mar 3 2021 2:09PM Collector assigned expiration date changed from nothing to Mar 17 2021 12:00AM Last event changed from New Business to Dispute - Answer Not Required		IC House Collector	235660268-1	
3/3/2021 2 09:54 PM	Dispute - Answer Not Required	Consumer Called	OTH - Dispute-Other Debt Numbers: 121920337	Barbara Hauke	IC House Collector	235660268-1	121920337
3/3/2021 2 09:54 PM	Dispute-Other	Consumer Called	Dispute-Other (Phone: Consumer Unidentified Phone) Debt Numbers: 121920337	Barbara Hauke	IC House Collector	235660268-1	121920337
3/3/2021 2 09:54 PM		Updated	Consumer Sharon Dorsey Bill To Address reason changed from Melissa Updated to nothing status changed from Unknown to Verified	Barbara Hauke	IC House Collector	235660268-1	
3/3/2021 2 09:54 PM		Updated	Disputed flag changed from No to Yes	Barbara Hauke	IC House Collector	235660268-1	
3/3/2021 2 09:54 PM		Added	Consumer Sharon Dorsey Home Phone [Verified] (205) 601 [REDACTED]	Barbara Hauke	IC House Collector	235660268-1	
3/3/2021 2 09:54 PM		Account Note	20560 [REDACTED] vic mm ms disp. att could not provide service at that time. never had service. not avail in area at that time. ver addy and e-mail #	Barbara Hauke	IC House Collector	235660268-1	
2/23/2021 8:17:26 AM	Line Busy	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/23/2021 8 06:56 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 4s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/20/2021 11 57:01 AM	Line Busy	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/20/2021 11 55:56 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	Vendor Data Append Request	Batch Processing	Credit Monitor-Experian-CreditBatch-Placement Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	Start Phase	Batch Processing	Litigation Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	Start Phase	Batch Processing	Seconds Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	Restart Service - Due to Skip	Batch Processing	Skip Trace Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	Not Allowed - Stop Phase	Batch Processing	3rd Party - Retained Debt Numbers: 121920337		IC House Collector	235660268-1	121920337

2/19/2021 11 59:59 PM	Not Allowed - Stop Phase	Batch Processing	Attorney Referral Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	Not Allowed - Stop Phase	Batch Processing	Pre-Litigation Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	New Business	Batch Processing	Litigation Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	New Business	Batch Processing	Seconds Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 11 59:59 PM	Credit Monitor-Add Monitoring	Batch Processing	Credit Monitor-Experian-CreditBatch-Placement Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/19/2021 9:13:23 PM		Updated	Working team changed from AT&T Warehouse House to ATT WH Uverse Seconds Phase		IC House Collector	235660268-1	
2/19/2021 9:13:23 PM		Updated	Collector assigned effective date changed from Feb 19 2021 12:00AM to nothing Current linked debt phase state ID changed from 599431891 to 599431898		IC House Collector	235660268-1	
2/19/2021 9:13:23 PM		Updated	Working team changed from Corporate Litigation to AT&T Warehouse House		IC House Collector	235660268-1	
2/19/2021 9:13:23 PM		Updated	Current linked debt phase state ID changed from 599431853 to 599431891		IC House Collector	235660268-1	
2/19/2021 9:13:23 PM		Updated	Collector assigned effective date changed from nothing to Feb 19 2021 12:00AM		IC House Collector	235660268-1	
2/19/2021 9:13:23 PM		Updated	Collector assigned effective date changed from nothing to Feb 19 2021 12:00AM		IC House Collector	235660268-1	
2/19/2021 9:13:22 PM		Updated	Working team changed from Corporate Pre Litigation to Corporate Litigation		IC House Collector	235660268-1	
2/19/2021 9:13:22 PM		Updated	Assigned collector changed from Eric Anderson to IC House Collector Collector assigned effective date changed from Feb 20 2021 3:13AM to nothing Current linked debt phase state ID changed from 599431841 to 599431853		Eric Anderson	235660268-1	
2/19/2021 9:13:22 PM		Updated	Working team changed from Corporate Attorney Referral to Corporate Pre Litigation		IC House Collector	235660268-1	
2/19/2021 9:13:22 PM		Updated	Assigned collector changed from IC House Collector to Eric Anderson Collector assigned effective date changed from nothing to Feb 20 2021 3:13AM		IC House Collector	235660268-1	
2/19/2021 9:13:22 PM		Updated	Current linked debt phase state ID changed from 599431826 to 599431841		IC House Collector	235660268-1	

2/19/2021 9:13:22 PM		Updated	Working team changed from ATT WH Uverse Intensive Phase to Corporate Attorney Referral		IC House Collector	235660268-1	
2/19/2021 9:13:22 PM		Updated	Current linked debt phase stale ID changed from 589870315 to 599431826		IC House Collector	235660268-1	
2/11/2021 2:12:23 PM	Answer Machine	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/11/2021 2:02:52 PM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/11/2021 8:43:26 AM	Answer Machine	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Call Time: 4s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/11/2021 8:25:04 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/10/2021 10:43:35 PM		Updated	LetterStatusCode changed from P to S ToAddressId changed from nothing to 322295783	batchuser	IC House Collector	235660268-1	
2/10/2021 9:12:26 PM		Added	Letter Request: 276 - Settlement		IC House Collector	235660268-1	
2/9/2021 2:56:21 PM	Answer Machine	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/9/2021 2:18:26 PM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/4/2021 8:40:26 AM		Viewed		Jonathan Polaracke	IC House Collector	235660268-1	
2/4/2021 8:05:53 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/1/2021 9:42:08 AM	No Answer	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
2/1/2021 9:19:30 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/28/2021 8:19:12 AM	No Answer	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/28/2021 6:15:52 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 4s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/27/2021 6:25:31 PM		Updated	ScoreDateTime changed from Jan 24 2021 4:35PM to Jan 27 2021 6:25PM	batchuser	IC House Collector	235660268-1	
1/25/2021 9:54:07 AM	No Answer	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/25/2021 9:49:17 AM	Answer Machine	Telephoned - Consumer	(305) 815 [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/24/2021 4:35:06 PM		Updated	ScoreDateTime changed from Jan 22 2021 7:42PM to Jan 24 2021 4:35PM	batchuser	IC House Collector	235660268-1	
1/22/2021 7:42:13 PM		Updated	ScoreDateTime changed from Jan 21 2021 6:20PM to Jan 22 2021 7:42PM	batchuser	IC House Collector	235660268-1	
1/21/2021 6:20:33 PM		Updated	ScoreDateTime changed from Jan 19 2021 6:39PM to Jan 21 2021 6:20PM	batchuser	IC House Collector	235660268-1	

1/21/2021 1 54:13 PM	No Contact	Telephoned - Consumer	(205) [REDACTED] Agent: 50337 Call Time: 2s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/21/2021 1 50:23 PM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent: Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/21/2021 8 51:24 AM	No Answer	Telephoned - Consumer	(205) [REDACTED] Agent: Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/21/2021 8:48:13 AM	Answer Machine	Telephoned - Consumer	(305) 815 [REDACTED] Agent: Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/19/2021 6 39:38 PM		Updated	ScoreValue changed from 409 to 408 ScoreDateTime changed from Jan 16 2021 6:18PM to Jan 19 2021 6 39PM	batchuser	IC House Collector	235660268-1	
1/18/2021 6:18:43 PM		Updated	ScoreValue changed from 413 to 409 ScoreDateTime changed from Jan 17 2021 4 54PM to Jan 18 2021 6:18PM	batchuser	IC House Collector	235660268-1	
1/18/2021 11 26:58 AM	Consumer Hangs Up	Telephoned - Consumer	(205) [REDACTED] Agent: Dialed Call Time: 1s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/18/2021 11 20:02 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent: Dialed Call Time: 4s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/17/2021 4 54:35 PM		Updated	ScoreValue changed from 423 to 413 ScoreDateTime changed from Jan 15 2021 6:13PM to Jan 17 2021 4 54PM	batchuser	IC House Collector	235660268-1	
1/15/2021 6:13:30 PM		Updated	ScoreDateTime changed from Jan 14 2021 6 23PM to Jan 15 2021 6:13PM	batchuser	IC House Collector	235660268-1	
1/15/2021 8 21:25 AM	No Answer	Telephoned - Consumer	(205) [REDACTED] Agent: Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/15/2021 8 07:32 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent: Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/14/2021 6 23:29 PM		Updated	ScoreValue changed from 431 to 423 ScoreDateTime changed from Jan 13 2021 6 22PM to Jan 14 2021 6 23PM	batchuser	IC House Collector	235660268-1	
1/13/2021 6 22:00 PM		Updated	ScoreValue changed from 443 to 431 ScoreDateTime changed from Jan 12 2021 6 33PM to Jan 13 2021 6 22PM	batchuser	IC House Collector	235660268-1	
1/12/2021 6 33:59 PM		Updated	ScoreValue changed from 457 to 443 ScoreDateTime changed from Jan 10 2021 4:42PM to Jan 12 2021 6 33PM	batchuser	IC House Collector	235660268-1	
1/12/2021 8 54:28 AM	No Answer	Telephoned - Consumer	(205) [REDACTED] Agent: Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/12/2021 6 52:47 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent: Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/11/2021 8:19:19 AM	No Answer	Telephoned - Consumer	(205) [REDACTED] Agent: Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/11/2021 8:14:38 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent: Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337

1/10/2021 4:42:47 PM		Updated	ScoreValue changed from 461 to 457 ScoreDateTime changed from Jan 8 2021 6:53PM to Jan 10 2021 4:42PM	batchuser	IC House Collector	235660268-1	
1/8/2021 6:53:08 PM		Updated	ScoreValue changed from 463 to 461 ScoreDateTime changed from Jan 6 2021 6:47PM to Jan 8 2021 6:53PM	batchuser	IC House Collector	235660268-1	
1/8/2021 9:11:32 AM	No Answer	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/8/2021 9:07:37 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/7/2021 9:48:29 AM		Viewed		Casi Quinonez	IC House Collector	235660268-1	
1/7/2021 9:47:55 AM	No Contact	Telephoned - Consumer	(205) [REDACTED] Agent: 50065 Call Time: 1s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/7/2021 9:44:29 AM	Answer Machine	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Call Time: 5s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/7/2021 2:28:55 AM		Updated	Letter/Status/Code changed from P to S ToAddressId changed from nothing to 322295783	batchuser	IC House Collector	235660268-1	
1/6/2021 10:12:32 PM		Added	Letter Request: 510 - Initial notice - first in the		IC House Collector	235660268-1	
1/6/2021 6:47:22 PM		Updated	ScoreValue changed from 465 to 463 ScoreDateTime changed from Jan 5 2021 7:01PM to Jan 6 2021 6:47PM	batchuser	IC House Collector	235660268-1	
1/6/2021 12:20:19 PM	Answer Machine	Telephoned - Consumer	(205) [REDACTED] Agent Dialed Call Time: 4s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/6/2021 10:42:10 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call Time: 9s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/5/2021 10:28:23 PM		Account Note	Letter #510 Delay or Cancel Requested-MedFlorida Letters	batchuser	IC House Collector	235660268-1	
1/5/2021 10:11:47 PM		Added	Letter Request: 510 - Initial notice - first in the		IC House Collector	235660268-1	
1/5/2021 7:01:50 PM		Updated	ScoreValue changed from 407 to 465 ScoreDateTime changed from Dec 30 2020 6:26PM to Jan 5 2021 7:01PM	batchuser	IC House Collector	235660268-1	
1/5/2021 3:05:36 PM	Possible Disconnected Number	Telephoned - Consumer	(305) [REDACTED] Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/4/2021 9:58:23 PM		Account Note	Letter #510 Delay or Cancel Requested-MedFlorida Letters	batchuser	IC House Collector	235660268-1	
1/4/2021 9:42:19 PM		Added	Letter Request: 510 - Initial notice - first in the		IC House Collector	235660268-1	
1/4/2021 6:26:03 PM	Update Consumer Information	Update Information	Collaboration File Sent Update Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/4/2021 6:26:03 PM		Debit Note	OCA Name: FCS; Portfolio: UV; Channel: SC;		IC House Collector	235660268-1	
1/4/2021 6:17:39 PM	Update Consumer Information	Update Information	Collaboration File Sent Update Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/4/2021 6:17:39 PM		Debit Note	OCA Name: AFNI; Portfolio: UV; Channel: TR; Credit Rpt Dte: CRUP;		IC House Collector	235660268-1	

1/4/2021 5:59:27 PM	Update Consumer Information	Update Information	Collaboration File Sent Update Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
1/4/2021 5:59:27 PM		Debit Note	LIVE LINE UPDATE: Portfolio = UV, Channel = PR		IC House Collector	235660268-1	
1/4/2021 5:59:27 PM		Added	Consumer Sharon Dorsey Unknown Phone (No AutoDialer) (205) 681 [REDACTED]	batchuser	IC House Collector	235660268-1	
12/30/2020 9:39:46 PM		Account Note	Letter #510 Delay or Cancel Requested-Holiday-Delay Letters	batchuser	IC House Collector	235660268-1	
12/30/2020 9:39:46 PM		Account Note	Letter #510 Delay or Cancel Requested-Holiday-Delay Letters	batchuser	IC House Collector	235660268-1	
12/30/2020 9:39:46 PM		Account Note	Letter #510 Delay or Cancel Requested-MedFlorida Letters	batchuser	IC House Collector	235660268-1	
12/30/2020 9:28:37 PM		Added	Letter Request 510 - Initial notice - first in the		IC House Collector	235660268-1	
12/30/2020 6:26:40 PM		Updated	ScoreValue changed from 406 to 407 ScoreDateTime changed from Dec 29 2020 6:31PM to Dec 30 2020 6:26PM	batchuser	IC House Collector	235660268-1	
12/30/2020 11:58:58 AM	Answer Machine	Telephoned - Consumer	(305) [REDACTED] Agent Dialed Call time: 4s Debt Numbers: 121920337		IC House Collector	235660268-1	121920337
12/29/2020 6:31:34 PM		Updated	ScoreValue changed from 279 to 406 ScoreDateTime changed from Dec 28 2020 6:39PM to Dec 29 2020 6:31PM	batchuser	IC House Collector	235660268-1	
12/28/2020 10:21:52 PM		Updated	Consumer Sharon Dorsey Unknown Phone (Unknown) (305) [REDACTED] type changed from Unknown to Mobile	batchuser	IC House Collector	235660268-1	
12/28/2020 6:39:05 PM		Updated	ScoreValue changed from 0 to 279 OriginalScore changed from nothing to 279 OriginalScoreDateTime changed from nothing to Dec 28 2020 6:39PM	batchuser	IC House Collector	235660268-1	
12/28/2020 5:54:25 PM		Added	Linked Debt number 128056901 line item 87590867	batchuser	IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Owner team changed from Communications Letters Only to AT&T Warehouse Working team changed from Communications Notification to ATT WH Uverse Intensive Phase		IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Collector assigned effective date changed from Dec 28 2020 12:00AM to nothing Current linked debt phase state ID changed from 589870294 to 589870315		IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Added	Debt number 121920337 balance line item 559003769		IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Collector assigned effective date changed from nothing to Dec 28 2020 12:00AM		IC House Collector	235660268-1	

12/28/2020 4:17:26 PM		Updated	Working team changed from Communications 3rd-Letters to Communications Notification	IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Collector assigned effective date changed from Dec 28 2020 12:00AM to nothing Current linked debt phase state ID changed from 589870277 to 589870294	IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Collector assigned effective date changed from nothing to Dec 28 2020 12:00AM	IC House Collector	235660268-1	
12/28/2020 4:17:26 PM	Vendor Data Apend Request	Batch Processing	Standardization-Banko - Lexis Nexis-ATT Bank-Lexis Scrub Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	Vendor Data Apend Request	Batch Processing	Standardization-Banko - Lexis Nexis-DEC Only Includes 7 Yr Monitor Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	Vendor Data Apend Request	Batch Processing	Standardization-NLP-NLP-Scores-based BusinessUnit Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	Start Phase	Batch Processing	Pre-Processing Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	Start Phase	Batch Processing	Letters Only Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	Start Phase	Batch Processing	Notification Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	Start Phase	Batch Processing	Intensive Collection Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	Restart Service - Due to Skip	Batch Processing	Skip Trace Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	New Business	Batch Processing	Intensive Collection Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	New Business	Batch Processing	Notification Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	New Business	Batch Processing	Letters Only Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM	New Business	Batch Processing	Pre-Processing Debt Numbers: 121920337	IC House Collector	235660268-1	121920337
12/28/2020 4:17:26 PM		Updated	Owner team changed from Corporate Unidentified Debt to Communications Letters Only Working team changed from Unidentified Debt House-Global to Communications 3rd-Letters Collector assigned effective date changed from Dec 28 2020 12:00AM to nothing Current linked debt phase state ID changed from 589870247 to 589870277	IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Owner team changed from Corporate Unidentified Debt to Communications Letters Only Working team changed from Unidentified Debt House-Global to Communications 3rd-Letters	IC House Collector	235660268-1	

12/28/2020 4:17:26 PM		Updated	Collector assigned effective date changed from Dec 28 2020 12:00AM to nothing Current linked debt phase state ID changed from 589870247 to 589870277		IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Collector assigned effective date changed from nothing to Dec 28 2020 12:00AM		IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Owner team changed from Global Default to Corporate Unidentified Debt Working team changed from nothing to Unidentified Debt House-Global		IC House Collector	235660268-1	
12/28/2020 4:17:26 PM		Updated	Assigned collector changed from nothing to IC House Collector		IC House Collector	235660268-1	
12/28/2020 4:17:25 PM		Added	Debt number 121920337 balance line item 559003735			235660268-1	
12/28/2020 4:17:25 PM		Updated	Current linked debt phase state ID changed from nothing to 589870247			235660268-1	
12/28/2020 4 09:03 PM		Updated	Status changed from Batch Entered to Active	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Debt Note	WARN NG -- PhoneID 479843730 (000000000) is being skipped, phone number contains invalid prefix.			235660268-1	
12/28/2020 3:10:44 PM		Debt Note	WARN NG -- PhoneID 479843732 (1111110002) is being skipped, phone number contains invalid prefix.			235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 147964330	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 balance line item 558972780	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 balance line item 558972781	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440135	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440136	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440137	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440138	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440139	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440140	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440141	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440142	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440112	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440113	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440114	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440115	batchuser		235660268-1	

12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440116	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440117	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440118	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440119	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440120	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440121	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440122	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440123	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440124	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440125	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440126	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440127	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440128	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440129	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440130	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440131	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440132	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440133	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337 line item 1463440134	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Debt number 121920337	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Linked Debt number 1	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Consumer Sharon Dorsey Unknown Phone (Unknown)				
			Sharon Dorsey Bill To Address	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Consumer Sharon Dorsey Last Client Address Address	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Consumer Sharon Dorsey	batchuser		235660268-1	
12/28/2020 3:10:44 PM		Added	Consumer Sharon Dorsey Unknown Email @COM	batchuser		235660268-1	



COLLECTION NOTICE

1/8/2021

Sharon Dorsey:

Your delinquent account has been turned over to this collection agency. ATT U-Verse is both the original and current creditor to whom this debt is owed.

The account information is scheduled to be reported to the national credit reporting agencies in your creditor's name. You have the right to inspect your credit file in accordance with federal law. I.C. System will not submit the account information to the national credit reporting agencies until the expiration of the time period described in the notice below.

Please tear off the bottom portion of this letter and return it with your payment.

If you will be receiving a tax refund and would like to use it to pay your account, please call us to make payment arrangements.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

NOTICE

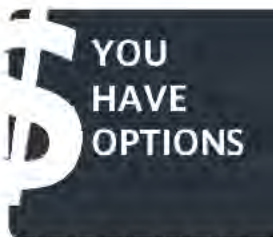
Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you make a request in writing within 30 days after receiving this notice we will provide you with the name and address of the original creditor, if different from the current creditor.

If you feel you are or have been a victim of Theft of Identity, please call AT&T directly.

This does not contain a complete list of the rights consumers have under Federal, State, or Local laws.

I.C. System, Inc. | 444 Highway 96 East, PO Box 64378, St. Paul MN 55164-0378

Creditor:	ATT U-Verse
Account No.:	
I.C. System Reference No.:	
BALANCE DUE:	\$151.33



- For questions or payment please go to: <https://www.icsystem.com/consumer>
- Mail check or money order payable to I.C. System, Inc. with coupon below
- Call Toll-Free at 888-312-3595

P.O. Box 64437
St. Paul, MN 55164-0437
Electronic Service Requested

☐ Address Changed?

STREET _____
CITY _____ STATE _____ ZIP _____
Billing Phone Number _____

_____ORSEY



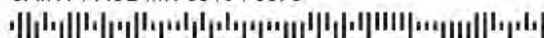
BALANCE DUE: \$151.33

I.C. System Reference No.: _____

Pay Online at
<https://www.icsystem.com/consumer>

MAKE CHECK OR MONEY ORDER PAYABLE TO:

I.C. SYSTEM, INC.
PO BOX 64378
SAINT PAUL MN 55164-0378





SETTLEMENT OFFER

2/11/2021

Sharon Dorsey:

Would you be willing to pay 50% of the BALANCE DUE above?

To resolve the BALANCE DUE indicated above, our office will accept a reduced payment amount of \$75.67.

For more information about your account or to make payment, please visit <https://www.icsystem.com/consumer>. You may also accept this offer by calling 888-312-3595 or sending payment by mail.

If you will be receiving a tax refund and would like to use it to pay your account, please call us to make payment arrangements.

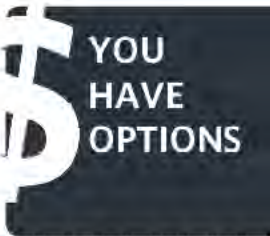
We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

This does not contain a complete list of the rights consumers have under Federal, State, or Local laws.

I.C. System, Inc. | 444 Highway 96 East, PO Box 64378, St. Paul MN 55164-0378

Creditor: ATT U-Verse
Account No.:
I.C. System Reference No.:

BALANCE DUE: **\$151.33**



- For questions or payment please go to: <https://www.icsystem.com/consumer>
- Mail check or money order payable to I.C. System, Inc. with coupon below
- Call Toll-Free at 888-312-3595

P.O. Box 64437
St. Paul, MN 55164-0437
Electronic Service Requested

☐ Address Changed?
STREET _____
CITY _____ STATE _____ ZIP _____
Billing Phone Number _____

ORSEY
[Redacted]
[Barcode]

BALANCE DUE: **\$151.33**

I.C. System Reference No.: [Redacted]

- Pay Online at <https://www.icsystem.com/consumer>
- MAKE CHECK OR MONEY ORDER PAYABLE TO:

I.C. SYSTEM, INC.
PO BOX 64378
SAINT PAUL MN 55164-0378
[Barcode]

Fact Type		All	Debit		23860288-1-05														
Credit Bureau Activity																			
Report Level	Debt ID	Activity Date	Extract Type	Date Opened	Date of First Delinquency	Compliance Cond Code	Special Comment	Account Status	Reported Current Balance	Original High Balance	First Name	Last Name	Middle Name	Generation Code	Subscriber Code	Equifax	Experian	Innovis	TransUnion
Debt	121920337	10/30/2022	Recall	12/18/2020	8/7/2018			DA - Delete	151.00	151.00	SHARDY	DORSEY			National		DA	DA	DA
Debt	121920337	3/6/2022	Update	12/28/2020	8/7/2018	XB - Disputed		93 - Update	151.00	151.00	SHARDY	DORSEY			National		93	93	93
Debt	121920337	3/7/2021	Update	12/18/2020	8/7/2018	XB - Disputed	AW	93 - Update	151.00	151.00	SHARDY	DORSEY			National		93	93	93
Debt	121920337	3/26/2021	Update	12/28/2020	8/7/2018		AW	93 - Update	151.00	151.00	SHARDY	DORSEY			National		93	93	93



IN RE: DORSEY, SHARON VS. I.C. SYSTEM, INC.

TRANSCRIPTION OF TELEPHONE CALL

File Name: March 3, 2021 I_C call recording-20228

Runtime: 00:12:55 (hours, minutes, seconds)

1 * Start of Audio Recording *

2 REPRESENTATIVE: Good afternoon. This call may
3 be monitored and is recorded. Who do I have the
4 pleasure of speaking with today?

5 SHARON DORSEY: Hey there. My name is Sharon
6 Dorsey, and I received a letter from your organization
7 about a user's account with AT&T, which I've never had
8 before. I had this on my credit for the last two
9 years. They finally did take it off because they
10 could not provide the service that I applied for.

11 I got a letter saying that you guys would be
12 willing to reduce the amount by 50 percent to 7567. I
13 don't owe any of it, honey.

14 REPRESENTATIVE: Okay.

15 SHARON DORSEY: I'm --

16 REPRESENTATIVE: Whoa, whoa, whoa, whoa.

17 SHARON DORSEY: Ma'am?

18 REPRESENTATIVE: Okay. First of all, okay, thank
19 you very much. Is there a reference number or a file
20 number on that letter which I can --

21 SHARON DORSEY: (Inaudible). System reference
22 number, yes, ma'am. [REDACTED] --

23 REPRESENTATIVE: Okay. Could you give me that --
24 okay.

25 SHARON DORSEY: [REDACTED] --

1 REPRESENTATIVE: Okay. Please continue.

2 SHARON DORSEY: [REDACTED]

3 REPRESENTATIVE: [REDACTED]

4 SHARON DORSEY: No, ma'am. [REDACTED].

5 REPRESENTATIVE: Okay. Great. Thank you very
6 much. Okay. Right now we are trying to reach out to
7 Sharon Dorsey. Is that you?

8 SHARON DORSEY: Yes, it is.

9 REPRESENTATIVE: Okay. Sharon, could you please
10 give me your address? Update -- no. Could you be --
11 please verify your address we have here on file?

12 SHARON DORSEY: [REDACTED], Alabama
13 35097.

14 REPRESENTATIVE: Thank you. My name is Barbara
15 Hokey (phonetic), and I am with I.C. System. This is
16 an attempt to collect a debt by a debt collector, and
17 the information obtained will be used for that
18 purpose.

19 We have received placement of your account owed
20 to AT&T U-verse in the -- in the amount of 15133. How
21 would you like to pay for that today? We accept
22 check --

23 SHARON DORSEY: Barbara?

24 REPRESENTATIVE: -- credit, or debit card
25 (inaudible).

1 SHARON DORSEY: Barbara?

2 REPRESENTATIVE: Right.

3 SHARON DORSEY: Honey --

4 REPRESENTATIVE: I just have to go through all
5 that Miranda.

6 SHARON DORSEY: Okay. Well, I have to go through
7 all of my Miranda to tell you that I don't owe it.
8 This was two years ago. I moved. I applied for AT&T
9 internet and DIRECTV and a landline.

10 The balance on that was 10133. They called me
11 back two days later and says they were unable to
12 provide me with that service. I have written four
13 letters. This used to be on my credit report. And
14 they said the only way for me to get it off was to
15 write a letter. Well, I wrote four.

16 Each time I looked, it was still on there. So I
17 called AT -- AT&T. They said that that had already
18 been turned over for collection, and I would have to
19 go directly to you guys.

20 Now, this is something they couldn't provide me
21 with that service, but they billed me for the first
22 month because I signed up for it. And it was \$101,
23 but they couldn't provide the service. I never got
24 their service. I never got a U-verse account. I
25 never got an AT&T landline. Anything.

1 I had to go through DIRECTV directly, and AT&T
2 referred me to (inaudible) that satellite for my
3 internet, which I do have it with them currently.
4 AT&T never provided this service to me.

5 REPRESENTATIVE: Okay. And I'm just --

6 SHARON DORSEY: And it's off of my credit, ma'am.

7 REPRESENTATIVE: Uh-huh. I'm listening.

8 SHARON DORSEY: They took it -- they took it off
9 of my credit report two months ago, AT&T did. So you
10 need to look at that because I don't own this, and I
11 am -- I've had two years of battling with it, and I
12 thought it was done.

13 But, please, I can -- I'm retired and I can't
14 deal with this on a weekly basis getting letters for
15 things that I don't owe. If I owed this, I would have
16 been more than happy to pay it the first month, but
17 they could not provide me with the service they billed
18 me for.

19 So finally after two and a half hours in December
20 talking to AT&T, they told me they would take that off
21 my credit report because it was killing me. I mean, I
22 went down like to 6 -- I think it was 634 for a credit
23 score because that was out there for collections.
24 AT&T did take that off.

25 But then today I get another letter saying that

1 it's -- I guess it's right back on, and I don't owe
2 this, Barbara. I don't know what else to do to take
3 care of this, but I didn't receive the service so I
4 don't think that I should pay it.

5 REPRESENTATIVE: Okay. Just -- I just want to
6 make sure I get this. Okay. What we're going to do
7 here is that right here I'll mark this as -- as a
8 disputed for -- for the --

9 SHARON DORSEY: Well, I wrote four letters.

10 REPRESENTATIVE: Okay. I'll mark this as --

11 SHARON DORSEY: And --

12 REPRESENTATIVE: -- you'll dispute --

13 SHARON DORSEY: -- (inaudible).

14 REPRESENTATIVE: And -- yeah. Right. Right.
15 Just that I'll mark this as disputed. And right now
16 it will -- it will remain active in collections. We
17 will -- okay. I just want to make sure it gives us
18 everything here all correct and up-to-date here.
19 Okay.

20 SHARON DORSEY: Well, Barbara, if you --

21 REPRESENTATIVE: We'll mark -- right. Yeah.
22 Right here, I'm going to dispute this right here for
23 you, and then I'll make notes right here saying that
24 AT&T could not provide service for you. Yeah, because
25 right now we do show you that you -- that they had

1 service here for you from June 1st, 2018, to October
2 11th, 2018. And your --

3 SHARON DORSEY: No, ma'am.

4 REPRESENTATIVE: -- last bill that you --

5 SHARON DORSEY: I never --

6 REPRESENTATIVE: -- received is that --

7 SHARON DORSEY: Well, they kept billing me and
8 billing me, and I kept disputing their bill. And I'd
9 have to talk to someone every month, and they finally
10 turned it over to collections.

11 And then when I saw that on my credit report, I
12 called AT&T. And the girl looked and she said:
13 You're right, you never had a U-verse account. We
14 billed you.

15 I applied for it in May. They were supposed to
16 put it in somewhere around June 1st, 2018. They
17 called me back just two or three days after the order
18 was written and said they could not provide a
19 landline, a internet service, and that I would have to
20 go directly through DIRECTV, which is owned by AT&T.
21 And they gave me the number to contact Viasat
22 satellite for my internet, which I did.

23 But they billed me through October. I called
24 them every month. They would say: Yes, ma'am. I see
25 it here. You -- we didn't provide you with that

1 service.

2 And they said: We will take care of this.

3 Well, it's never been taken care of, and it's
4 been over -- we're going now on three years. But they
5 couldn't provide --

6 REPRESENTATIVE: Yeah.

7 SHARON DORSEY: -- me (inaudible) that I had.
8 They couldn't provide it. But they continued to bill
9 me for it for months, and I'd send them a letter and
10 dispute it and said: I didn't get the service, please
11 look at my account.

12 I had to go directly through DIRECTV, and you
13 guys sent me to Viasat satellite for internet.
14 U-verse was not even available in my area, and it's
15 still not available in my area.

16 REPRESENTATIVE: Okay.

17 SHARON DORSEY: So they could have never provided
18 me with the service because I didn't -- it's not even
19 out here. I live on a back road in a rural area, and
20 they -- they couldn't provide the service.

21 REPRESENTATIVE: Okay. Okay. What I did here
22 for you, Sharon, is that I do -- I do understand
23 completely what this is. Here, I made notes and --
24 and so this way then what we'll do then, we will -- we
25 have it here as disputed, so we will -- we will --

1 SHARON DORSEY: Did you put the note -- did you
2 put the notes that they couldn't provide the service
3 that they're billing me for and I never got it?

4 REPRESENTATIVE: Yes. Yes, I did. I did,
5 Sharon. So I do have that noted. I've noted --
6 notated your dispute.

7 The account will -- will still remain active.
8 But you know -- but what we'll do is that we'll let
9 AT&T or -- I'm not sure --

10 SHARON DORSEY: Well, please, don't let it go
11 back on my credit report. They just now took it off.
12 AT&T took it off two months ago. My credit score went
13 up 46 points when they took that off.

14 Please, I mean, I don't owe anybody anything that
15 I don't pay. And I'm an honest person, but if I owed
16 it I would pay it because it -- sometimes it seems
17 like it would just be more simple to pay it and make
18 it go away than to have to deal with it. But you know
19 that's not right, Barbara, to have to do that.

20 REPRESENTATIVE: I understand. I understand.
21 And we -- I do have a note notated here on it. So
22 when the next person calls you, they will see this and
23 then we'll take it from there then. Okay, Sharon?

24 SHARON DORSEY: Barbara, you're very kind but
25 don't --

1 REPRESENTATIVE: Okay.

2 SHARON DORSEY: -- let them put that back on my
3 credit report, please. I'm a 73-year-old
4 grandmother --

5 REPRESENTATIVE: We --

6 SHARON DORSEY: -- and I think -- ma'am?

7 REPRESENTATIVE: You sound like a very sweet
8 lady. And right here I do this notated. And just
9 that I just need to know that you're -- you're -- we
10 have an e-mail here, which is dorvert6863@gmail.com?

11 SHARON DORSEY: Yes, ma'am. That's me.

12 REPRESENTATIVE: Okay. Okay. Do we have your
13 consent to send you e-mails then?

14 SHARON DORSEY: Yes.

15 REPRESENTATIVE: I did -- I did record -- I did
16 record your -- your dispute, and we do have it notated
17 here on your account.

18 SHARON DORSEY: Okay.

19 REPRESENTATIVE: So just that we do not report to
20 the credit bureau. AT&T reports. We do not report
21 anything like that, so.

22 SHARON DORSEY: Okay. So AT&T finally did after
23 two and a half years -- they finally did take it off
24 in December. And then it no longer shows on my credit
25 report, so they did do that, so but that's all.

1 Apparently, they're still trying to get me to
2 pay, but I just -- I just can't because I'm
3 (inaudible).

4 REPRESENTATIVE: Right.

5 SHARON DORSEY: The whole principle of the thing.
6 I didn't receive the service and I don't owe them.
7 I'm just one little bitty person.

8 REPRESENTATIVE: Right. And you -- yes. I --
9 yes, I understand, I really do. But we do have this
10 notated on your -- on your report. And -- and anyway,
11 best thing to do is to re-contact AT&T to let them
12 know that you have been receiving letters, please.

13 Either have them recall this account from us or
14 revert this off of your -- your credit report. We do
15 not -- we do not do that.

16 SHARON DORSEY: Okay. Well, they did take it off
17 my credit report. They did do that.

18 REPRESENTATIVE: Okay.

19 SHARON DORSEY: She assured me (inaudible) do it
20 that day. But then, see, you're still out there and
21 you still want me to pay, and I don't --

22 REPRESENTATIVE: Right. Right. And I have
23 disputed this. I put this as disputing. So you're
24 going to have to call AT&T to have them recall the
25 account.

1 SHARON DORSEY: Okay. Thank you so much.

2 REPRESENTATIVE: Okay. You're welcome. Goodbye.

3 SHARON DORSEY: And you have a blessed day.

4 Bye-bye.

5 REPRESENTATIVE: You too. Bye-bye.

6 * End of Audio Recording *

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CERTIFICATE OF TRANSCRIBER

I, ROBIN L. DEAL, do hereby certify that this transcript was prepared from the digital audio recording of the foregoing proceeding, that said transcript is a true and accurate record of the proceedings to the best of my knowledge, skills, and ability; that I am neither counsel for, related to, nor employed by any of the parties to the action in which this was taken; and, further, that I am not a relative or employee of any counsel or attorney employed by the parties hereto, nor financially or otherwise interested in the outcome of this action.

A handwritten signature in black ink, appearing to be 'R. Deal', is written above the printed name.

ROBIN L. DEAL

[00:12:55 - directly]

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[sharon - years]

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FLORIDA RULES OF CIVIL PROCEDURE

Rule 1.310

(e) Witness Review. If the testimony is transcribed, the transcript shall be furnished to the witness for examination and shall be read to or by the witness unless the examination and reading are waived by the witness and by the parties. Any changes in form or substance that the witness wants to make shall be listed in writing by the officer with a statement of the reasons given by the witness for making the changes. The changes shall be attached to the transcript. It shall then be signed by the witness unless the parties waived the signing or the witness is ill, cannot be found, or refuses to sign. If the transcript is not signed by the witness within a reasonable time after it is furnished to the witness, the officer shall sign the transcript and state on the transcript the waiver, illness, absence of the witness, or refusal to sign with any reasons given therefor. The deposition may then be used as fully as though signed unless the court holds that the reasons given for the refusal to sign require rejection of

the deposition wholly or partly, on motion under rule 1.330(d)(4).

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IN RE: DORSEY, SHARON VS. I.C. SYSTEM, INC.

TRANSCRIPTION OF TELEPHONE CALL

File Name: November 1, 2021 Call Recording-22334

Runtime: 00:05:57 (hours, minutes, seconds)

1 * Start of Audio Recording *

2 REPRESENTATIVE: Good afternoon. This call may
3 be monitored --

4 SHARON DORSEY: Hello.

5 REPRESENTATIVE: -- (inaudible) recorded. Could
6 I speak to Sharon Dorsey?

7 SHARON DORSEY: Yes. May I ask who's calling?

8 REPRESENTATIVE: My name is Laurie Bagnowski
9 (phonetic), and I'm reaching out to you regarding a
10 personal business matter.

11 SHARON DORSEY: Okay.

12 REPRESENTATIVE: Just to verify we are speaking
13 to the right person, are you still receiving mail at
14 [REDACTED], Alabama 35097?

15 SHARON DORSEY: I am.

16 REPRESENTATIVE: Again, my name is Laurie
17 Bagnowski with I.C. System. This is an attempt to
18 collect a debt by a debt collector, and the
19 information obtained will be used for the purpose.

20 We have received placement of your AT&T U-verse
21 account in the balance of \$151.33. How can I help you
22 get that paid today?

23 SHARON DORSEY: You can't because I'm not going
24 to pay it. AT&T told me a year ago they were taking
25 that off of my credit. That was a service that I

1 applied for when I moved into a new residence three
2 years ago in June, this past June.

3 And after I signed up for it, they were unable to
4 provide the service. That bill came to me, and I
5 talked to them for one year. I have a record of
6 16 phone calls. Every time I got a bill, I called
7 them.

8 They are so sorry, they're going to take that
9 off. They're sorry they couldn't provide the service,
10 and they're sorry that they're going to -- that I'm
11 getting a bill -- that they're billing me each month
12 because I should not be billed.

13 I have -- this report has gone up several times.
14 Laurie, I'm not going to pay it. I never received any
15 service from -- I've never had a U-verse account from
16 AT&T because it was not available in the area that
17 I've moved to.

18 REPRESENTATIVE: So you moved in June 2018? And
19 it --

20 SHARON DORSEY: Yes.

21 REPRESENTATIVE: According to -- according to
22 AT&T, it was disconnected in October of 2018, so you
23 would have had it from --

24 SHARON DORSEY: That was never -- it was never --

25 REPRESENTATIVE: (Inaudible). (Inaudible). You

1 never (inaudible).

2 SHARON DORSEY: It was never --

3 REPRESENTATIVE: (Inaudible).

4 SHARON DORSEY: Ma'am, it was never installed.

5 In October of 2008, they told me they would take that
6 -- they would do away with that because they could not
7 provide the service. But I never received a service.
8 It was never installed in my home.

9 You are the third person that has called me in
10 the last three years attempting to collect that debt,
11 but the service was never provided to me.

12 And I don't know what else to tell you except I
13 never received the service. They were not supposed to
14 bill me for that, and that was supposed to have been
15 removed from my credit report three years ago in
16 October.

17 But it was never connected, so it could never
18 have been -- it could never have been disconnected
19 because they -- there is no U-verse. I live on a
20 rural road, and there was no U-verse wiring for my
21 area, so I've never had a U-verse account.

22 REPRESENTATIVE: I'm so sorry that that -- that
23 that happened to you, ma'am. I will update the file,
24 but know that I can offer you a settlement to get this
25 closed out of \$68.10.

1 SHARON DORSEY: No, ma'am. I'm not going to pay
2 one cent because I do not owe it. I never received
3 one minute of service from AT&T U-verse, not one
4 minute.

5 It was never installed because there's no cables
6 out there to connect U-verse accounts. And when I
7 signed up for it, apparently the person that signed me
8 up did not know U-verse accounts were not available in
9 that area. But it's very rural, but they signed me up
10 and I thought, you know, it would be installed.

11 And then the next thing I know, they call me and
12 tell me: I am so sorry but that is not available in
13 your area.

14 Okay. What do I do now?

15 They said: Go to DIRECTV.

16 Which is what I did. I now have a DIRECTV active
17 account. I've had it since we found out that I was
18 not able to get the service for AT&T U-verse. They
19 installed DIRECTV, and that's all I've ever had with
20 AT&T.

21 REPRESENTATIVE: Okay. I do have your file
22 updated, ma'am. Is this still a good callback number
23 for you?

24 SHARON DORSEY: Yes, ma'am.

25 REPRESENTATIVE: And it looks like we have an

1 e-mail of [REDACTED] That's still a good
2 e-mail?

3 SHARON DORSEY: Yes, ma'am. That's correct.

4 REPRESENTATIVE: Okay. Do you have any questions
5 for me, ma'am?

6 SHARON DORSEY: No. I'm just sorry that you have
7 that job because that's an account that will not be
8 collected. I mean, I don't owe it. I never received
9 the service. That's on AT&T, not on me.

10 REPRESENTATIVE: Okay. I do have it updated,
11 ma'am. And would you like to take a brief
12 satisfaction survey today?

13 SHARON DORSEY: No, ma'am. I'd rather not.

14 REPRESENTATIVE: Okay. Then on behalf of I.C.
15 System and AT&T U-verse, enjoy the rest of your day.
16 Bye-bye.

17 SHARON DORSEY: Thank you, dear. Bye.

18 * End of Audio Recording *
19
20
21
22
23
24
25

CERTIFICATE OF TRANSCRIBER

I, ROBIN L. DEAL, do hereby certify that this transcript was prepared from the digital audio recording of the foregoing proceeding, that said transcript is a true and accurate record of the proceedings to the best of my knowledge, skills, and ability; that I am neither counsel for, related to, nor employed by any of the parties to the action in which this was taken; and, further, that I am not a relative or employee of any counsel or attorney employed by the parties hereto, nor financially or otherwise interested in the outcome of this action.

A handwritten signature in black ink, appearing to read 'R. Deal', is written over a horizontal line.

ROBIN L. DEAL

[00:05:57 - information]

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FLORIDA RULES OF CIVIL PROCEDURE

Rule 1.310

(e) Witness Review. If the testimony is transcribed, the transcript shall be furnished to the witness for examination and shall be read to or by the witness unless the examination and reading are waived by the witness and by the parties. Any changes in form or substance that the witness wants to make shall be listed in writing by the officer with a statement of the reasons given by the witness for making the changes. The changes shall be attached to the transcript. It shall then be signed by the witness unless the parties waived the signing or the witness is ill, cannot be found, or refuses to sign. If the transcript is not signed by the witness within a reasonable time after it is furnished to the witness, the officer shall sign the transcript and state on the transcript the waiver, illness, absence of the witness, or refusal to sign with any reasons given therefor. The deposition may then be used as fully as though signed unless the court holds that the reasons given for the refusal to sign require rejection of

the deposition wholly or partly, on motion under rule 1.330(d)(4).

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